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U.S. PTO**UTILITY PATENT APPLICATION TRANSMITTAL  
(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.  
KLA-0100Total Pages in this Submission  
23**TO THE ASSISTANT COMMISSIONER FOR PATENTS  
Box Patent Application  
Washington, D.C. 20231**

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**Currency And Credit Rating System For Business-To-Business Transactions**

and invented by:

**Klaus Heuring**If a **CONTINUATION APPLICATION**, check appropriate box and supply the requisite information: Continuation    Divisional    Continuation-in-part (CIP)   of prior application No.:

Which is a:

 Continuation    Divisional    Continuation-in-part (CIP)   of prior application No.:

Which is a:

 Continuation    Divisional    Continuation-in-part (CIP)   of prior application No.:

Enclosed are:

**Application Elements**

1.  Filing fee as calculated and transmitted as described below
2.  Specification having 20 pages and including the following:
  - a.  Descriptive Title of the Invention
  - b.  Cross References to Related Applications (*if applicable*)
  - c.  Statement Regarding Federally-sponsored Research/Development (*if applicable*)
  - d.  Reference to Microfiche Appendix (*if applicable*)
  - e.  Background of the Invention
  - f.  Brief Summary of the Invention
  - g.  Brief Description of the Drawings (*if drawings filed*)
  - h.  Detailed Description
  - i.  Claim(s) as Classified Below
  - j.  Abstract of the Disclosure

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**23**

**Application Elements (Continued)**

3.  Drawing(s) (*when necessary as prescribed by 35 USC 113*)  
a.  Formal      b.  Informal      Number of Sheets 2
4.  Oath or Declaration  
a.  Newly executed (*original or copy*)       Unexecuted  
b.  Copy from a prior application (37 CFR 1.63(d)) (*for continuation/divisional application only*)  
c.  With Power of Attorney       Without Power of Attorney  
d.  DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application,  
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5.  Incorporation By Reference (*usable if Box 4b is checked*)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under  
Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby  
incorporated by reference therein.
6.  Computer Program in Microfiche
7.  Genetic Sequence Submission (*if applicable, all must be included*)
  - a.  Paper Copy
  - b.  Computer Readable Copy
  - c.  Statement Verifying Identical Paper and Computer Readable Copy

**Accompanying Application Parts**

8.  Assignment Papers (*cover sheet & documents*)
9.  37 CFR 3.73(b) Statement (*when there is an assignee*)
10.  English Translation Document (*if applicable*)
11.  Information Disclosure Statement/PTO-1449       Copies of IDS Citations
12.  Preliminary Amendment
13.  Acknowledgment postcard
14.  Certificate of Mailing  
 First Class     Express Mail (*Specify Label No.*): EK671073679US

**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

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**23**

**Accompanying Application Parts (Continued)**

15.  Certified Copy of Priority Document(s) *(if foreign priority is claimed)*

16.  Small Entity Statement(s) - Specify Number of Statements Submitted: **1**

17.  Additional Enclosures *(please identify below):*

**Fee Calculation and Transmittal**

**CLAIMS AS FILED**

For	#Filed	#Allowed	#Extra	Rate	Fee
<b>Total Claims</b>	7	- 20 =	0	x \$9.00	\$0.00
<b>Indep. Claims</b>	4	- 3 =	1	x \$39.00	\$39.00
<b>Multiple Dependent Claims (check if applicable)</b>	<input type="checkbox"/>				\$0.00
				<b>BASIC FEE</b>	<b>\$345.00</b>
<b>OTHER FEE (specify purpose)</b>					\$0.00
				<b>TOTAL FILING FEE</b>	<b>\$384.00</b>

A check in the amount of **\$384.00** to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No. as described below. A duplicate copy of this sheet is enclosed.

- Charge the amount of \_\_\_\_\_ as filing fee.
- Credit any overpayment.
- Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated: **8-16-2000**

  
*James M. Acheson, Jr.*  
**Signature**  
**James M. Acheson, Jr.**  
**USPTO Reg. No. 45,585**

cc:

**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**Applicant(s): **Klaus Heuring**

Docket No.

**HEU-0100**

Serial No.

Filing Date

Examiner

Group Art Unit

Invention: **Currency And Credit Rating System For Business-To-Business Transactions**

JC841 U 09/63633 PTO  
68/16/00



I hereby certify that the following correspondence:

**Utility Patent Application and Transmittal Letter***(Identify type of correspondence)*

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on

August 16, 2000*(Date)***James M. Acheson, Jr. Reg. No. 45,585***(Typed or Printed Name of Person Mailing Correspondence)*  
*(Signature of Person Mailing Correspondence)***EK671073679US***("Express Mail" Mailing Label Number)***Note: Each paper must have its own certificate of mailing.**

**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**Applicant(s): **Klaus Heuring**

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Group Art Unit

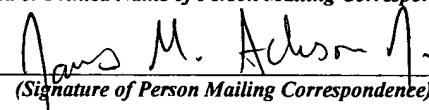
Invention: **Currency And Credit Rating System For Business-To-Business Transactions**

JC841  
09/66953? PTO  
09/16/00

I hereby certify that the following correspondence:

**Statement Claiming Small Entity Status***(Identify type of correspondence)*

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on

August 16, 2000*(Date)***James M. Acheson, Jr. Reg. No. 45,585***(Typed or Printed Name of Person Mailing Correspondence)*  
*(Signature of Person Mailing Correspondence)***EK671073679US***("Express Mail" Mailing Label Number)***Note: Each paper must have its own certificate of mailing.**

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Applicant(s): Klaus Heuring

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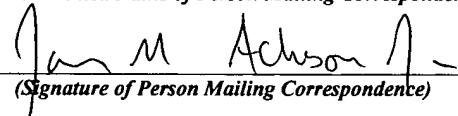
Group Art Unit

Invention: **Currency And Credit Rating System For Business-To-Business Transactions**

I hereby certify that the following correspondence:

**Declaration and Power of Attorney for Patent Application***(Identify type of correspondence)*

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on

August 16, 2000*(Date)*James M. Acheson, Jr. Reg. No. 45,585*(Typed or Printed Name of Person Mailing Correspondence)*  
*(Signature of Person Mailing Correspondence)*EK671073679US*("Express Mail" Mailing Label Number)***Note: Each paper must have its own certificate of mailing.**